

**ABSTRACT**

A method of determining a probability of an adverse event in connection with a loan (such as, delinquency, default, or prepayment) based on a predetermined set of loan parameters comprises determining whether loan variable data is available for each of the loan parameters. If loan variable data is available for each of the loan parameters, the probability of delinquency within a period of time is estimated as a function of the loan variable data. If loan variable data is not available, the probability of delinquency within a period of time is estimated by imputing the loan variable data that is not available.